

Appn No. 09/607843
Amtd. Dated: October 26, 2006
Response to Office Action of August 24, 2006

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REMARKS/ARGUMENTS

The Applicant thanks the Examiner for the Office Action dated August 24, 2006.

Claim Rejections - 35 USC § 112

In response to the rejections under 35 USC 112, the following amendments have been made to claim 1.

The preamble of claim 1 has been amended to recite a method of “printing an interactive banking form on demand and performing online banking via the printed form”. Thus, it is now clear that method steps performed prior to printing the form are entirely consistent with the preamble of the claim.

Claim 1 now explicitly includes a printing step.

The term “interactive banking element” was intended to mean an interactive element which pertains to banking. However, in view of the Examiner’s objection, this term has been amended to “interactive element”.

The definition of the printed form, including the “plurality of locations on the form” is now positively recited in the body of the claim.

Claim 1 now explicitly recites the step of “associating the page identity and the page description in the computer system”. Basis for this amendment can be found at page 23, line 5 and Section 1.3 on pages 23-25 of the description.

Corresponding amendments have been made to apparatus claim 29.

Claim Rejections - 35 USC § 103

It is maintained that Dymetman fails to teach the steps recited by claim 1.

The present invention now clearly specifies that a page identity *and* a page description are determined prior to sending any printing instructions to a networked printer. Hence, the computer system provides the printer with all the information it requires to print graphical

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banking information and coded data at the same time. In other words, the computer system of the present invention facilitates on-demand printing of interactive banking forms.

Dymetman, on the other hand, does not describe a computer system which is configured for printing both coded data and graphical banking information on-demand. Significantly, Dymetman's system does not determine a page description until *after* a coded blank has already been printed. Furthermore, Dymetman's system does not send page identity data and graphical banking information *together* to a printer.

This is made quite clear by the passage at column 11, lines 55-65 of Dymetman, which describes a two-stage process for generating interactive pages:

A coded substrate supplier could produce sheets of paper in different formats for different uses by the publishing industry. Each sheet can be processed through a specialized printing procedure which (1) assigns a fresh page-identifier (and possible page-id-code) to the sheet, and (2) prints in UV ink machine-readable markings encoding the page-identifier (and possibly page-id-code) on the surface of the sheet.

A publisher can buy these apparently uniformly white sheets and can print visible markings on them using standard ink.

Thus, Dymetman only foreshadows a coded substrate supplier working in conjunction with a publisher. Dymetman does not describe generating interactive forms on-demand at a printer – that is, Dymetman does not describe a computer system determining page identity and page descriptions, and then sending these data to a printer for printing the forms.

An advantage of the present invention over Dymetman is that the forms can be downloaded to any user's printer directly from the computer system, and without requiring any special paper. Given the inherent shortcomings of Dymetman, and its failure to suggest any solution to these shortcomings, it is submitted that the present invention is not obvious in view Dymetman, either taken alone or in combination with any other of the cited documents.

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It is respectfully submitted that all of the Examiner's objections have been successfully traversed. Accordingly, it is submitted that the application is now in condition for allowance. Reconsideration and allowance of the application is courteously solicited.

Very respectfully,

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